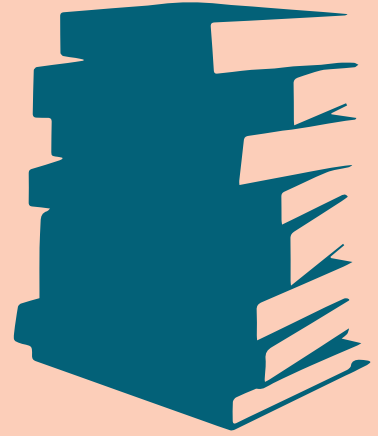


# Moving to Uni



## Moving to uni can be daunting. But don't worry, we're here to help!

Whether you're a fresher or you're heading into your final year, here's 5 things you need to know:

### 1. Living in student halls

When you sign a tenancy agreement to move into halls, this is a legal document so make sure you understand the terms and conditions.

You'll normally need to pay a deposit to secure against any damage or rent arrears. Rent is normally due at the start of each term to match with student loan payment dates.

You have the right to have repairs done in halls and the university is responsible for most repairs except very minor things such as lightbulbs.

Remember that having a university as your landlord is different to a private landlord. If you owe rent at the end of the year, your university can stop you from receiving exam results, progressing to the next year or graduating until you've paid. They can also discipline student residents using the university code of conduct or disciplinary procedure.

#### **Read more about living in halls:**

<https://www.citizensadvice.org.uk/housing/university-accommodation/student-housing-living-in-halls/>

### 2. Budgeting

It might be tempting to spend all your student loan at once, but making a budget (and sticking to it) is a sensible idea!

#### **To make a budget:**

- Write down your outgoings (rent, bills, groceries, laundry costs etc)
- Write down your income (student loan, money from work)
- **Use our budget tool:** <https://www.citizensadvice.org.uk/debt-and-money/budgeting1/work-out-your-budget/>

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### **Top tips for budget planning:**

- Have your bank statements or banking app to hand
- Keep a spending diary
- Be as realistic as possible with your figures
- Include spending that happens occasionally

### **Top money saving tips:**

- Take a shopping list with you when you go to the supermarket
- Don't go food shopping when you're hungry!
- Turn off appliances at the wall
- Only do your laundry when you've got a full load
- Look at your subscriptions and decide which ones you need
- Don't forget about student discounts — you can get a NUS discount card and use the TOTUM app

## **3. Borrowing money**

If you're thinking about borrowing money, there are things to consider before you do:

- Make sure you shop around for the best deal
- Look at the total amount you'll have to pay back including any fees and interest
- Never borrow money at the spur of the moment

Your university should tell you which code they have signed up to.

### **Overdrafts**

Most student bank accounts offer an interest free overdraft — however this will only be free when you're a student! Some other bank accounts might have benefits such as Amazon vouchers or a free railcard. Shop around to find the best deals.

If you have a free overdraft, you should use this before using other forms of credit.

**Read more about overdrafts:** <https://www.citizensadvice.org.uk/debt-and-money/borrowing-money/types-of-borrowing/bank-overdrafts/>

### **Buy Now Pay Later**

Buy Now Pay Later is a type of credit product which allows you to delay payment of items and pay in installments. Before you use it, make sure you check the small print to know what you're getting into. Don't commit to something you can't pay back. Before using it, check your budget to make sure you can afford the payments. If you're late or miss a payment, there might be late payment fees that you might have to pay. In some cases paying late could also damage your credit rating!

If you're having issues with Buy Now Pay Later, or you're struggling to make repayments, we can help.

**Read more about borrowing money:** <https://www.citizensadvice.org.uk/debt-and-money/borrowing-money/>

## 4. Financial help

Student loans are authorised by the Government through the Student Loans Company in England.

What financial help you can get depends on the course you study, where you live while you're studying and your individual circumstances. Most full-time students can get a tuition fee loan to cover the full cost of tuition fees and a maintenance loan to cover the cost of living expenses. Maintenance loans are means tested so you'll get more if your household income is lower.

You don't normally have to pay the loan back until you've left university and your income has reached a certain amount.

You can find out more about student loans on the gov.uk website You might also be eligible for a bursary which won't need to be paid back. You should check with your university or college.

## 5. Renting privately

### Looking for somewhere to rent

If you're looking for somewhere to rent privately, the quickest way is to search online on a property search website, search for the area and arrange viewings on the website. When looking for somewhere to rent, don't pay any money until you've seen the accommodation and take someone with you when you go to visit. Don't forget to ask if the rent includes bills, when you'll have to pay the rent, how long you can rent for and if you need to make any payments before moving in. If you're renting a room in a shared house, make sure you check with the local council that the house is licensed.

**Read more about renting privately:** <https://www.citizensadvice.org.uk/housing/renting-a-home/student-housing/students-in-private-rented-accommodation/>

### All inclusive bills

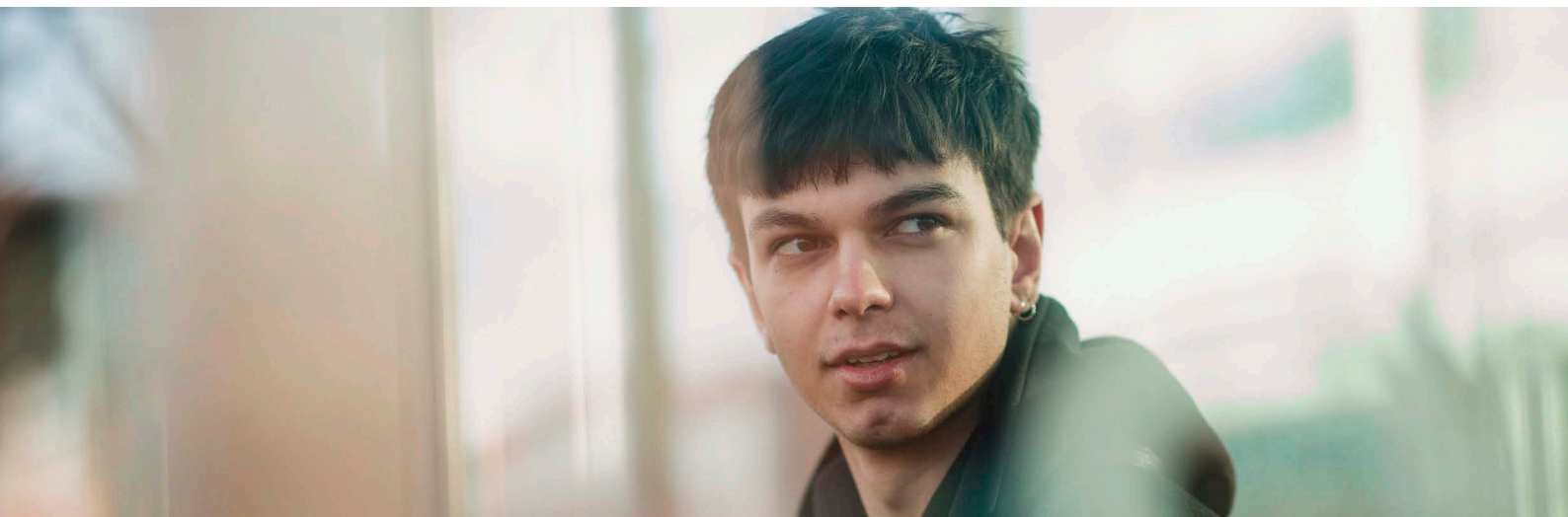
There are some companies who will combine all your bills for you — this is called 'all inclusive bills' or 'bill splitting'. These companies can be helpful but may be more expensive.

Before signing up to anything, make sure you shop around and compare the price between using a company and paying the bills yourself. You should also get recommendations from other students who've used this service before or ask your student union for help.

### Where to get help

If you need support whilst at university, don't be afraid to reach out for help.

You can contact your nearest Citizens Advice in a number of ways or speak to your Student Union for support: <https://www.citizensadvice.org.uk/about-us/contact-us/contact-us/contact-us/>



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